

**IN THE CLAIMS**

Please amend the claims as follows:

1. (Previously Presented) A system for exchanging information with a memory card,  
the system comprising:

The memory card including

a usable area for saving a user data, and

a security area for storing secret data, the memory card changing the capacity of the  
usable area by changing the capacity of the security area, the system being accessible with the  
security area only when the system is authenticated according to executing two-way  
authentication with the memory card;

a central processing unit including

a charge management module configured to receive payment of a charge  
corresponding to an increased amount of a usable area when a capacity of the usable area of  
the memory card for saving user data is increased, and pay out a charge corresponding to the  
reduced amount of the usable area when the capacity of the usable area is reduced; and

a transmission module configured to transmit an area changing command to  
instruct an increase or a reduction of the usable area in accordance with the charge to the  
memory card.

2. (Previously Presented) The system of claim 1, wherein the central processing unit  
further includes a capacity calculation module configured to calculate the capacity of the  
usable area of the memory card.

3. (Previously Presented) The system of claim 1, wherein the area changing command changes the capacity of the usable area of the memory card, and a capacity of an unusable area set in the usable area.

4. (Previously Presented) The system of claim 1, wherein the area changing command changes a capacity of a security area of the memory card to be accessed only when the system of the memory card is authenticated.

5. (Previously Presented) The system of claim 1, wherein the central processing unit further includes a connection module configured to notify a change of the capacity of the usable area to a memory capacity management server which manages a current capacity of the usable area of the memory card through a communication network.

6. (Previously Presented) A memory card comprising:  
a usable area for saving a user data; and  
a security area for storing secret data and configured to execute two-way authentication with a connected system, and to be accessible only when the connected system is authenticated;

a controller for changing a capacity of the usable area by changing the capacity of the security area, in accordance with an area changing command to instruct an increase or a reduction of the usable area based on a charge, the command being transmitted from a system which receives payment of a charge corresponding to an increased amount of the usable area if the usable area is increased, and pays out a charge corresponding to a reduction of the usable area if the usable area is reduced.

7. (Original) The memory card of claim 6, further comprising:  
an unusable area set in the usable area,  
wherein the controller changes the capacity of the usable area and a capacity of the unusable area in accordance with the area changing command.

8. (Previously Presented) The memory card of claim 7, wherein the controller temporarily saves the user data in a part of the unusable area.

9. (Previously Presented) The memory card of claim 6, further comprising:  
a security area to be accessed only when two-way authentication with the system is carried out and the system is authenticated,  
wherein the controller changes a capacity of the security area in accordance with the area changing command.

10. (Original) The memory card of claim 6, wherein the card is 24×32×2.1 mm in size and has a copyright protection function compliant with an SDMI standard.

11-18 (Canceled).